

**CITIES AND TOWNS BULLETIN  
AND UNIFORM COMPLIANCE GUIDELINES  
ISSUED BY STATE BOARD OF ACCOUNTS**

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September 2000

**JUNE TRAINING SCHOOL**

The State Board of Accounts extends its deepest appreciation to the officers and committees of the Indiana League of Municipal Clerks and Treasurers for making the arrangements and handling the registrations for the training session. Our special thanks go to outgoing President Dennis Clouse, incoming President Debbie Block, and again we especially want to thank Fred Lewis, School Committee Chairperson. Next year's June School will be held on June 20 and 21, 2001, at the Indianapolis Marriott on the east side of Indianapolis.

**CITY AND TOWN COURTS-STATE USER FEES**

In each action in which a person is found to have:

- (1) committed an offense under IC 9-30-5;
- (2) violated a statute defining an infraction under IC 9-30-5; or
- (3) been adjudicated a delinquent for an act that would be an offense under IC 9-30-5, if committed by an adult;

and the person's driving privileges are suspended by the court or the bureau of motor vehicles as a result of the finding, the clerk shall collect an alcohol and drug countermeasures fee of two hundred dollars (\$200). (IC 33-19-6-10)

The court shall assess a drug abuse, prosecution, interdiction, and correction fee of at least two hundred dollars (\$200) and not more than one thousand dollars (\$1,000) against a person convicted of an offense under IC 35-48-4.

In determining the amount of the drug abuse, prosecution, interdiction, and correction fee assessed against a person, a court shall consider the person's ability to pay the fee.

The clerk shall collect the drug abuse, prosecution, interdiction, and correction fee set by the court when a person is convicted of an offense under IC 35-48-4. (IC 33-19-6-9)

IC 33-19-7-4(e) requires the clerk of a city or town court to distribute monthly to the county auditor: (1) seventy-five percent (75%) of the drug abuse, prosecution, interdiction, and correction fees collected under IC 33-19-5-1(b)(5), and (2) Seventy-five percent (75%) of the aforementioned alcohol and drug countermeasures fees.

The remaining twenty-five (25%) will be distributed semiannually by the clerk of a city or town court to the Auditor of State along with the State's share of court costs and any Highway Work Zone fees, Safe Schools fees, and Family Violence fees collected by the court.

**REPORT OF CONSTRUCTION AND SERVICE CONTRACTS**

The Indiana Department of Revenue requires Form GC-22(h), Indiana Governmental Units Report of Construction and Other Service Contracts, be filed with their department within 30 days after the execution of any construction or service contract. Detailed instructions, including a statement concerning who must file the report, are printed on the reverse side of the form. This report includes contracts for construction, repairs, improvements, or other related services such as contracts for architectural, engineering or designing services. The report covers contractors, architects or engineers engaged in public works contracts regardless of whether they are resident or nonresident contractors and includes individuals, partnerships or corporations.

**REPORT OF CONSTRUCTION AND SERVICE CONTRACTS**

(Continued)

A column is provided for reporting the entire contract amount. In the next column, the amount of gross income tax to be withheld on the entire contract of nonresident contractors is reported. The requirements for withholding on nonresident contractors is discussed in detail on the reverse side of the form.

To order a supply of forms, call (317) 232-2189. For answers to questions concerning completion of the form or procedures for filing also call (317) 232-2189 or write to:

Indiana Department of Revenue  
Compliance Division  
IGC-N203  
Indianapolis, Indiana 46204-2253

**STATE AND FEDERAL MILEAGE RATES**

The current mileage rate paid to State employees is 28 cents per mile.

It is our understanding that the Federal mileage rate is now 32 and ½ cents per mile.

**FUNDS - CREATING NEW FUNDS**

The State Board of Accounts is frequently asked if officials of a city or town can establish a new fund for a particular purpose or function. Quite often the municipality wishes to create a nonreverting fund by diverting revenues (usually from the general fund) to accumulate an amount for a specific long term project or a large purchase. Sometimes, the municipality proposes to appropriate money from the general fund to transfer to the newly created fund. The following is our audit position to these questions.

IC 36-1-3-6 states: "(a) if there is a constitutional or statutory provision requiring a specific manner for exercising a power, a unit wanting to exercise the power must do so in that manner. (b) If there is no constitutional or statutory provision requiring a specific manner exercising a power, a unit wanting to exercise the power must either: (1) adopt an ordinance prescribing a specific manner for exercising the power; or (2) comply with a statutory provision permitting a specific manner for exercising the power. (c) An ordinance under subsection (b)(1) must be adopted as follows: (1) In a municipality, by the legislative body of the municipality...."

We feel the powers granted by various statutes authorize the Common Council of a city or the Town Council of a town to create, by ordinance, as many funds as they feel necessary to operate their particular city or town.

The enabling ordinance should provide various types of information.

1. The ordinance should clearly indicate the type or types of revenue that is to go into the new fund.
2. The ordinance should list the purpose or purposes for which expenditures can be made from the new fund.
3. The ordinance should establish the life of the new fund and indicate if the fund balance is nonreverting at year end or perpetual until terminated either by the terms of the current ordinance or if another subsequent ordinance must be enacted.
4. The ordinance should provide guidance as to disposition of the fund balance on termination of the fund.

**FUNDS- CREATING NEW FUNDS**

(Continued)

5. The ordinance should include any other terms or conditions the city or town attorney deems necessary.

It should be noted that establishing a new fund by diverting revenues that would normally go into the city or town general fund or by transferring by appropriation from the general fund to the new fund creates a possible future problem. After creating and funding the new fund, if the city or town appeals to the local government tax control board of the State Board of Tax Commissioners for an excessive levy (pursuant to IC 6-1.1-18.5-11 et seq), the control board may insist that any balance or balances of such funds must be transferred to the city or town general fund and considered prior to any anticipated relief from the control board.

**POLICE OFFICERS - AGE LIMITATIONS - EXAMINATIONS REQUIRED**

IC 36-8-4-7 states in part: "A person may not be appointed as a member of the police department after the person has reached thirty-six (36) years of age. A person may be reappointed as a member of the department only if the person is a former member of the 1925, 1953, or 1977 fund and can complete twenty (20) years of service before reaching sixty (60) years of age. A person must pass the aptitude, physical ability and physical examination that is required by the local board of the fund and by IC 36-8-8-19 to be appointed or reappointed as a member of the department."

**CLERK'S RECORD PERPETUATION FUND**

Each Clerk of a City or Town Court shall establish a Clerk's Record Perpetuation Fund where the Court is transmitting documents by facsimile machine to a person under IC 5-14-3 and is charging a fee for such service. IC 5-14-3 allows the city or town fiscal body to set the amount of the fee. The amount of the fee may not exceed the actual cost of the facsimile transmission of such documents.

Such fees are to be remitted by the Court to the City or Town fiscal officer at the end of each month.

The Clerk of a City or Town Court may use the money in the fund for the preservation of records and the improvement of record keeping systems and equipment. The fund would require appropriation. (IC 33-19-6-1.5)

**MUNICIPAL UTILITIES - UNDERGROUND FACILITIES**

IC 8-1-26 regulates underground facilities including electric, gas, water, and sewer lines. Owners of such facilities are required to record, with the county recorder, a list of each township in which the facilities are located and a contact person for inquiries about the facilities.

The statute requires a person responsible for an excavation or demolition to furnish at least two working days before commencing written or telephonic notice to all entities which have recorded a list indicating that they have underground facilities in the area. Within two days, the owner or operator of the underground facilities shall furnish information concerning the location of the facilities.

The statute allows the owner of an underground facility damaged as a result of a violation of this act to bring civil action against the party damaging the facility, and allows the awarding of up to three times actual damages.

We suggest municipalities with water, sewer, gas, or electric utilities have their city or town attorney review this statute and its requirements closely.

## **ACCIDENT REPORT FEES**

Accident report fees collected pursuant to IC 9-29-11-1 which are fixed by ordinance in an amount not less than three dollars (\$3) are not subject to the actual cost requirements of IC 5-14-3-8. However, any other copies of documents maintained by a law enforcement agency would be subject to IC 5-14-3-8.

## **DOCUMENT FEES - CITY OR TOWN COURT**

A city or town court shall collect a fee of one dollar (\$1) per legal size or letter size page, including a page only partially covered with writing, for preparing a transcript or copy of any record. However, this would not apply to the transmitting of a document by facsimile machine or other electronic device. (IC 33-19-6-1)

## **SEWER LIENS - RECORDING AND CERTIFYING**

The officer charged with collection of unpaid sewage fees and penalties shall enforce their payment. The officer may defer enforcing the collection of the unpaid fees and penalties assessed until the unpaid fees and penalties have been due and unpaid for a least ninety (90) days.

Such officer shall as often as the officer determines is necessary in any calendar year prepare a list of the delinquent fees and penalties and record such list with the County Recorder.

A \$5.00 service fee is to be added by the proper City or Town official to each delinquent fee, penalty, and recording fee and is included in the total amount of the lien to be recorded in the County Recorder's office. The amount of the recording fee should also include the amount required to record as well as release the lien.

When the delinquent fee, penalty, and recording fee have been recorded in the County Recorder's office, and the charges have not yet been certified to the County Auditor, the proper City or Town official may collect the total amount due on any lien. When collected, the city or town official shall also collect the \$5.00 service fee and shall remit the \$5.00 fee to the County Treasurer to be quietused into the County General Fund.

Liens remaining unpaid shall be certified to the County Auditor after September 1 and before December 15 each year. Amounts which are certified will be added to property taxes due the next May 10.

After any delinquent fees, penalties, recording fees and service fees have been certified to the County Auditor for placing the charges upon the tax duplicate for collection, the city or town shall not collect these charges but they will be collected only by the County Treasurer. The list supplied by the City or Town to the County Auditor shall be compiled from the lists previously recorded in the office of the County Recorder and not satisfied.

The board over the sewage utility may write off any fee or penalty that is for less than forty dollars (\$40). (IC 36-9-23-33)

## **SEWER LIENS - WHEN UNENFORCEABLE**

A fee is not enforceable as a lien against a subsequent owner of property unless the lien for the fee was recorded with the county recorder before the conveyance to the subsequent owner. If the property is conveyed before the lien can be filed, the municipality shall notify the person who owned the property at the time the fee became payable. The notice must inform the person that payment, including penalty fees for delinquencies, is due not less than fifteen (15) days after the date of the notice. If payment is not received within one hundred eighty (180) days after the date of the notice, the amount due may be expensed as a bad debt loss.

**SEWER LIENS - WHEN UNENFORCEABLE**

(Continued)

A lien attaches against real property occupied by someone other than the owner only if the utility notified the owner within twenty (20) days after the time the utility fees became sixty (60) days delinquent.

However, the utility is required to give notice to the owner only if the owner has given the general office of the utility written notice of the address to which his notice is to be sent.

The municipality shall release:

- (1) Liens filed with the county recorder after the recorded date of conveyance of the property; and
- (2) Delinquent fees incurred by the seller;

upon receipt of a verified demand in writing from the purchaser. The demand must state that the delinquent fees were not incurred by the purchaser as a user, lessee, or previous owner, and that the purchaser has not been paid by the seller for the delinquent fees. (IC 36-9-23-32)

**CONTROLLED SUBSTANCE EXCISE TAX**

IC 6-7-3 imposes a controlled substance excise tax on persons receiving delivery of, taking possession of, or manufacturing a controlled substance. The amount of the tax varies by weight and type of controlled substance which is seized as listed in IC 6-7-3-6.

IC 6-7-3-16 (b) states that, "Whenever a law enforcement agency provides information leading to the collection of a tax liability, the department of revenue shall award thirty percent (30%) of the total amount collected from an assessment to the law enforcement agency that provided the information that resulted in the assessment. The law enforcement agency shall use the money the agency receives to conduct criminal investigations."

Such money may be receipted to the city or town general fund and set aside for criminal investigations. An appropriation would be required before such expenditures could be made. A city or town council could also establish a separate criminal investigations fund by ordinance and deposit such revenues into that fund.

**UNCLAIMED PROPERTY-UNPAID CHECKS**

For warrants or checks drawn by the Auditor of State or from public funds of a political subdivision, if the check or warrant is outstanding and unpaid, an agreement to locate and recover the warrant or check is valid only if:

- (1) the fee or compensation agreed upon is not more than ten percent (10%) of the amount collected unless the amount collected is fifty dollars (\$50) or less;
- (2) the agreement is in writing;
- (3) the agreement is signed by the apparent owner; and
- (4) the agreement clearly sets forth:
  - (A) the nature and value of the property; and
  - (B) the value of the apparent owner's share after the fee or compensation has been deducted. (IC 4-10-10-11, IC 5-11-10.5-7 and IC 32-9-1.5)

**DISHONORED CHECKS**

A city or town that is unable to obtain payment of a dishonored check shall, not later than 90 days after the check is initially received by the city or town, refer the matter to the prosecuting attorney for the county where the dishonored check was received for prosecution. (IC 36-1-8-13)

## **CONVEYANCES, MORTGAGES OR INSTRUMENTS OF WRITING**

To entitle any conveyance, mortgage or instrument of writing to be recorded, it shall be acknowledged by the grantor or proved before any:

- (1) judge;
- (2) clerk of a court of record;
- (3) auditor;
- (4) recorder;
- (5) notary public;
- (6) mayor of a city in this or any other state;
- (7) commissioner appointed in any other state by the governor of Indiana;
- (8) minister, charge d'affaires, or consul of the United States in any foreign country;
- (9) clerk of the city-county council for a consolidated city, city clerk for a second class city, or clerk-treasurer for a third class city;
- (10) clerk-treasurer for a town; or
- (11) person authorized under IC 2-3-4-1, including a member of the general assembly, the principal clerk of the house of representatives, and the secretary of the senate. (IC 32-1-2-18)

## **PUBLIC NOTICE ADVERTISING - POSTING NOTICES**

If there is only one (1) newspaper published in the municipality, then publication of notices in that newspaper alone is sufficient. If no newspaper is published in the municipality then publication shall be made in a newspaper published in the county in which the municipality is located and that circulates within the municipality. The notice shall also be posted:

- (1) at or near the city or town hall; or
- (2) at the:
  - (A) public building where the governing body of the city or town meets; or
  - (B) post office in the city or town (or at the bank if no post office); if the city or town does not have a city or town hall. [IC 5-3-1-4(c)]

In case any officer charged with duty of publishing any notice required by law is unable to procure advertisement at the price fixed by law, or the newspaper refuses to publish the advertisement, it is sufficient for the officer to post printed notices in three (3) prominent places in the political subdivision, instead of advertisement in newspapers. [IC 5-3-1-2(k)]

## **DONATIONS TO FOUNDATIONS**

Notwithstanding IC 8-1.5-2-6(d), a unit may donate the proceeds from the sale of a utility or facility or from a grant, a gift, a donation, an endowment, a bequest, a trust or riverboat gaming revenue to a foundation under the following conditions:

- (1) The foundation is a charitable nonprofit community foundation.
- (2) The foundation retains all rights to the donation, including investment powers.
- (3) The foundation agrees to do the following:
  - (A) Hold the donation as a permanent endowment.
  - (B) Distribute the income from the donation only to the unit as directed by resolution of the fiscal body of the unit.
  - (C) Return the donation to the general fund of the unit if the foundation:
    - (i) Loses the foundation's status as a public charitable organization;
    - (ii) Is liquidated; or
    - (iii) Violates any condition of the endowment set by the fiscal body of the unit.

## **DONATIONS TO FOUNDATIONS**

(Continued)

A unit may use income received from a community foundation only for purposes of the unit. (IC 36-1-14)

IC 36-1-2-23 defines a unit to mean a county, city or town, or township.

Riverboat gaming revenue means tax revenue received under IC 4-33-12-6, IC 4-33-13, or an agreement to share a city's or county's part of the tax revenue.

## **CITY AND TOWN COURT COST FUND**

Cities and towns may qualify for a distribution of the court costs collected by the various county courts. To qualify, your municipality must have maintained "a law enforcement agency that prosecutes at least fifty percent (50%) of its ordinance violations in a circuit, superior, or county court located in the county."

IC 33-19-7-3 states:

(a) Three percent (3%) of the amount of fees collected under IC 33-19-5-1(a), IC 33-19-5-3(a), IC 33-19-5-4(a), IC 33-19-5-5(a), and IC 33-19-5-6(a) is the qualified municipality share to be distributed to each city and town maintaining a law enforcement agency that prosecutes at least fifty percent (50%) of its ordinance violations in a circuit, superior, or county court located in the county.

(b) The county auditor shall determine the amount to be distributed to each city and town qualified under subsection (a) as follows:

STEP ONE: Determine the population of the qualified city or town.

STEP TWO: Add the populations of all qualified cities and towns determined under STEP ONE.

STEP THREE: Divide the population of each qualified city and town by the sum determined under STEP TWO.

STEP FOUR: Multiply the result determined under STEP THREE for each qualified city and town by the amount of the qualified municipality share.

(c) The county auditor shall semiannually distribute to each city and town described in subsection (a) the amount computed for that city or town under STEP FOUR of subsection (b).

When the county auditor receives the court costs due to the county from the various county courts, the auditor will place three percent of the total court costs collected into a separate city and town court cost fund. Semiannually, the county auditor shall distribute the amount accumulated to each city and town that "prosecutes at least fifty percent (50%) of its ordinance violations in a circuit, superior, or county court located in the county." The distribution shall be made to all qualified cities and towns based upon their individual proportionate share of population related to the total population of all of the qualified cities and towns. The city or town fiscal officer shall receipt the distribution to the General Fund of the unit.

Each city and town is encouraged to contact the county auditor in your county each May and November to ensure receipt of such distribution.

**CITY AND TOWN COURT COST FUND**

(Continued)

Several questions concerning the distribution of the City and Town Court Cost Fund by the County Auditor have been asked by city, town and county officials. The questions, along with our audit positions, are as follows:

Question No. 1. What must a municipality do to qualify for a share of the City and Town Court Cost Fund?

Audit Position: A municipality must maintain a law enforcement agency and prosecute at least fifty percent (50%) of its ordinance violations in a Circuit, Superior, or County Court located in the County. The County Auditor shall determine the amount to be distributed to each qualified city and town (IC 33-19-7-3).

Question No. 2. Does a City Ordinance violation filed in County Court qualify the City of receive such funds even if the case is dismissed by the City?

Audit Position: No. The City must prosecute the case in order to qualify.

Question No. 3. In which semiannual period does the City or Town receive a share of such funds assuming only one (1) case is filed? Is it the period in which the case was filed or is it the period in which it was prosecuted?

Audit Position: The period in which the case was prosecuted would govern the period of distribution. Distributions are to be made semiannually (June and December) for the previous six (6) months collections.

Question No. 4. Can a city or a town with an ordinance violations bureau qualify for the distribution?

Audit Position: Yes, IC 33-6-3-5 states that ordinances processed through an ordinance violations bureau are not to be considered in determining whether the unit prosecuted at least fifty percent (50%) of its ordinance violations in a Circuit, Superior, or County Court.

Question No. 5. What fund does a city/town receipt the distributions?

Audit Position: Distributions should be receipted to the General Fund.

**FIELD EXAMINER IDENTIFICATION**

We have recently received information regarding individuals purporting to be field examiners requesting records from local units of government. Good management controls would dictate that whenever you are approached by a person requesting records who holds themselves out to be a field examiner of the State Board of Accounts, and you are not certain of their identity, you should request to see their picture identification card. All Field Examiners of the State Board of Accounts have been issued a picture id for this purpose. If you are uncertain whether an individual is a Field Examiner of the State Board of Accounts, please call the central office at (317) 232-2513 or the area Field Supervisor.



**FORM APPROVALS**

The following are examples of a letter and resolution which should be forwarded to this office when a city or town purchases an accounting system where the forms have already been approved for use for another city or town.

LETTERHEAD  
OF  
GOVERNMENTAL UNIT

State Board of Accounts  
302 West Washington Street  
4th Floor, Room E418  
Indianapolis, IN 46204-2765

Re: Form Approvals

The **(NAME OF GOVERNING BODY)** passed the attached resolution concerning usage of forms for the **(NAME OF GOVERNMENTAL UNIT)**.

The **(NAME OF GOVERNING BODY)** is ultimately responsible for all forms and systems to be used. Accordingly, we are requesting to be authorized to use the forms and systems provided (1) and **(NAME OF CITY OR TOWN WHICH FIRST RECEIVED AN APPROVAL)** as these forms were approved by your Office in writing as of **(DATE OF ORIGINAL APPROVAL)**. We will abide by the form approval requirements as stated in the "Cities and Towns Bulletin" and during audits by the State Board of Accounts.

The **(NAME OF GOVERNING BODY)** will notify you in writing if desiring to discontinue use of the system approved package. Any forms that are not in an all inclusive approved package would still need to be approved by your Office. Furthermore, if we desire to use any forms which have changed since the date of original approval above, and those forms have not received a written approval from your Office, we will immediately submit those forms for approval.

We also understand the process of a letter and resolution are not an attempt to provide preferential treatment to any vendor but instead are an effort to expedite the form approval process required by statute and regulation. Finally, we are aware that any system or hardware changes initiated by a vendor and the resultant costs, are vendor, market or consumer demand driven.

\_\_\_\_\_  
**(PRESIDENT OR CHAIRMAN OF THE GOVERNING BODY)**

\_\_\_\_\_  
**(DATE)**

\_\_\_\_\_  
**(CHIEF EXECUTIVE OFFICER)**

\_\_\_\_\_  
**(DATE)**

(1) The first City or Town approved would have a period after the word "provided" and the rest of the sentence would be deleted. All other Cities and Towns requesting use of that system should show the information stated after the word "provided".

**FORM APPROVALS**

(Continued)

RESOLUTION

00-01

WHEREAS, the Town Council of the Town of \_\_\_\_\_ finds that it is beneficial to utilize the financial software systems from a single vendor and,

WHEREAS, Name of Software Vendor has provided financial software systems and updates to Indiana municipalities which contain procedures and produce forms that are required and approved by Indiana State Board of Accounts and State Board of Tax Commissioners:

NOW THEREFORE BE IT RESOLVED that the Town Council adopts Name of Software Vendor financial software systems and requests that the Indiana State Board of Accounts approve all forms which have been previously submitted by \_\_\_\_\_ and any updates and revisions provided in the future for use by the Town of \_\_\_\_\_.

APPROVED by the Town Council of \_\_\_\_\_, \_\_\_\_\_ County, Indiana.

THIS 2 DAY OF MARCH 2000.

\_\_\_\_\_, COUNCIL PRESIDENT

\_\_\_\_\_, COUNCIL MEMBER

\_\_\_\_\_, COUNCIL MEMBER

ATTEST: \_\_\_\_\_

Town Clerk-Treasurer

APPROPRIATION REQUIREMENTS  
CITY AND TOWN FUNDS

Fund	Requires Approval		I/C Reference
	Tax Board C@/Town Council		
Alcohol and Drug Services	If Tax \$	Yes	12-23-14
Aviabon	If Tax \$	Yes	8-22-5
Barreft Law	No	No	36-9-36
Bond and Interest Redempton	Yes	Yes	5-1-15
Cemetery	If Tax \$	Yes	23-14-24
City/Town User Fee	No	No	33-19-8
Clerk's Record Perpetuabon	No	Yes	33-19-6
Cumulabve Capital Improvement - Cigarefte Tax	No	Yes	6-7-1-31.1
Cumulative Bridge Fund	Yes	Yes	8-16-3
Cumulative Building Fund - Airports	Yes	Yes	8-22-3
Cumulabve Building Fund - Levees	Yes	Yes	13-2-31
Cumulative Maintenance Fund - Channel Improve.	Yes	Yes	13-3-3
Cumulative Firefighbng Building, Equipment, Police Radio Fund	Yes	Yes	36-8-14
Cumulative Transportabon Fund - Buses	Yes	Yes	36-9-4
Cumulative Building Funds	Yes	Yes	36-9-16
Cumulative Captal Improvement Fund	Yes	Yes	36-9-16
Cumulative Street Fund	Yes	Yes	36-9-16.5
General Improvement Fund	If Tax \$	Yes	36-9-17
Cumulative Building Fund - Sewers	Yes	Yes	36-9-26
Cumulative Drainage Fund	Yes	Yes	36-9-27
Cumulative Building Fund - Parks	Yes	Yes	36-10-3
Cumulative Sinking and Building Fund - Parks	Yes	Yes	36-10-4
Cumulative Capital Development	Yes	Yes	36-9-15.5
Deferral Program	No	Yes	34-28-5-1
Donation	No	No (4)	OAG No.68-1961
Economic Development/Revelopment	If Tax \$	Yes (1)	36-7-14
Economic Development Income Tax (EDIT)	No	Yes	6-3.5-7
Electronic Map Generation	No	Yes	5-14-3
EMS	If Tax \$	Yes	16-1-39
Enhanced Access	No	Yes	5-14-3
Federal/State Grants	If Reimbursement Type Grants Yes/Yes		
General	Yes	Yes	6-1.1-18
Health	If Tax \$	Yes	16-1-7
Landfill	If Tax \$	Yes	36-9-30
Local Law Enforcement Continuing Education	No	Yes	5-2-8
Local Road and Street	Yes	Yes	8-14-2
Motor Vehicle Highway	Yes	Yes	8-14-1
Park Nonreverting Capital	No	Yes	36-10-3
Park Nonreverting Operating	No	Yes or Park Bd.	36-10-3
Park and Recreation	If Tax \$	Yes	8-22-5
Parking Meter	If Tax \$	Yes	36-9-11
Probation	If Tax \$	Yes	35-38-2
Riverboat	No	Yes	36-1-8-9
Self Insurance	If Tax \$ (2)	Yes (3)	36-1-8

(1) If funded 100% by TIF distributions - No

(2) If funded 100% by General Fund transfers - No

(3) See local ordinance for appropriation requirements,

(4) If the donations are unrestricted, then Yes.

# **INDIANA BOARD FOR DEPOSITORIES**

ONE NORTH CAPITAL, SUITE 444, INDIANAPOLIS, INDIANA 46204, 317-232-5257

\* \* \*

## **OFFICIAL DEPOSITORY LIST**

*Containing a Roster of All Approved Depository Institutions  
Arranged by County\**

\* \* \*

As of December 28, 2000

**ADAMS**

Bank of Geneva\*  
 Decatur Bank and Trust Company\*  
 First Bank of Berne\*  
 First Federal Savings Bank (*of Marion*)  
 Home Loan Bank  
 Wells Fargo Bank, Indiana

**ALLEN**

Bank One  
 DeKalb Financial Credit Union  
 Farmers & Merchants Bank (*LaOtto*)  
 Garrett State Bank  
 Grabill Bank\*  
 Home Loan Bank\*  
 Lake City Bank  
 Mid Am Bank  
 National City Bank  
 Old Kent Bank  
 Salin Bank & Trust Company  
 Standard Federal Bank  
 Star Financial Bank  
 Tower Bank  
 Union Federal Bank  
 Wells Fargo Bank, Indiana

**BARTHOLOMEW**

Fifth-Third Bank, Indiana  
 First Community Bank & Trust  
 Home Federal Savings Bank  
 Irwin Union Bank & Trust\*  
 Jackson County Bank  
 National City Bank  
 Salin Bank & Trust Company  
 Union Bank & Trust Company (*North Vernon*)

**BENTON**

Farmers & Merchants Bank (*Boswell*)\*  
 Fifth-Third Bank, Indiana  
 Fowler State Bank\*  
 State Bank of Oxford\*

**BLACKFORD**

Citizens First State Bank\*  
 Pacesetter Bank\*

**BOONE**

Bank One  
 Farmers Bank  
 First Indiana Bank  
 Home National Bank (*of Thorntown*)\*  
 Key Bank, NA  
 National City Bank  
 Old National Bank  
 State Bank of Lizton  
 Union Federal Bank

**BROWN**

Fifth-Third Bank, Indiana  
 First Bank (*Morgantown*)  
 Huntington National Bank of Indiana  
 National City Bank

**CARROLL**

Bright National Bank\*  
 Salin Bank & Trust Company  
 Union Planters Bank, NA

**CASS**

Community State Bank (*Royal Center*)\*  
 First Farmers Bank & Trust  
 First National Bank & Trust  
 Lake City Bank  
 Logansport Savings Bank\*  
 National City Bank  
 Salin Bank & Trust Company  
 Security Federal Savings Bank\*  
 Wabash County Farm Bureau Credit Union

**CLARK**

Bank One  
 Bank One, Kentucky  
 Community Bank of Southern Indiana  
 First Savings Bank (*Clarksville*)\*  
 Firststar, NA  
 Heritage Bank\*  
 National City Bank of Southern Indiana  
 New Washington State Bank\*  
 PNC Bank, NA  
 Regional Federal Savings Bank  
 Springs Valley Bank and Trust  
 Stock Yards Bank & Trust Co.  
 Union Planters Bank, NA

**CLAY**

Fifth-Third Bank, Indiana  
 First National Bank & Trust  
 First State Bank (*of Brazil*) \*  
 Riddell National Bank\*  
 Teachers Credit Union

**CLINTON**

Bank One  
 Bright National Bank  
 Farmers Bank\*  
 Lincoln Federal Savings Bank  
 Union Planters Bank, NA

**CRAWFORD**

Bank One, Southern Indiana  
 English State Bank\*  
 Independence Bank\*

**DAVISS**

First Federal Savings & Loan of Washington\*  
 First National Bank of Odon\*  
 Home Building Savings Bank\*  
 Integra Bank  
 Old National Bank  
 Peoples National Bank & Trust (*Washington*)\*

**DEARBORN**

American State Bank\*  
 Dearborn Savings Association, FA\*  
 Fifth-Third Bank, NA  
 Firststar, NA  
 Friendship State Bank  
 Merchants Bank & Trust Co.\*  
 Peoples Bank & Trust Co. (*Sunman*)  
 Peoples Federal Savings Bank (*Aurora*)\*  
 People's Trust Company (*Brookville*)  
 United Community Bank\*

**DECATUR**

FCN Bank  
 Fifth-Third Bank, Indiana  
 First Federal Savings & Loan Association  
     (*Greensburg*)\*  
 Home Federal Savings Bank  
 Irwin Union Bank & Trust  
 Union Bank and Trust Company (*Greenburg*)\*

**DeKALB**

Campbell & Fetter Bank  
 DeKalb Financial Credit Union\*  
 First National Bank (*of Fremont*)  
 Garrett State Bank\*  
 Hicksville Bank  
 Knisley National Bank\*  
 National City Bank  
 Peoples Federal Savings Bank (*of DeKalb County*)\*  
 Standard Federal Bank  
 Wells Fargo Bank, Indiana

**DELAWARE**

Bank One  
 Citizens First State Bank  
 First Merchants Bank, NA\*  
 Mutual Federal Savings Bank\*  
 Old National Bank  
 Star Financial Bank

**DuBOIS**

Fifth-Third Bank, Indiana  
 Freedom Bank\*  
 German American Bank\*  
 Hoosier Hills Credit Union  
 Integra Bank  
 Old National Bank  
 Springs Valley Bank and Trust

**ELKHART**

1st Source Bank  
 Bank One  
 Campbell & Fetter Bank  
 Elkhart Community Bank  
 Elkhart County Farm Bureau Credit Union\*  
 First Federal Savings Bank (*Rochester*)  
 First State Bank (*of Middlebury*)\*  
 First Savings Bank, FSB (*Three Rivers, MI*)  
 Goshen Community Bank (*Goshen*)\*  
 Key Bank, NA  
 Lake City Bank  
 MFB Financial  
 National City Bank  
 Old Kent Bank  
 St. Joseph Capital Bank  
 Standard Federal Bank  
 Teachers Credit Union

**FAYETTE**

FCN Bank  
 Fifth-Third Bank, Indiana  
 Firststar, NA  
 Peoples Bank & Trust Co. (*Sunman*)  
 People's Trust Company (*Brookville*)  
 Union County National Bank  
 Union Savings & Loan Association\*

**FLOYD**

Bank One, Kentucky  
 Community Bank of Southern Indiana\*  
 Farmers State Bank (*Lanesville*)  
 First Harrison Bank  
 First Savings Bank (*Clarksville*)  
 Firststar, NA  
 Hometown National Bank\*  
 Independence Bank  
 National City Bank of Southern Indiana\*  
 New Albany Schools Credit Union  
 PNC Bank, NA  
 Regional Federal Savings Bank\*  
 Union Planters Bank, NA

**FOUNTAIN**

CentreBank\*  
 Central National Bank & Trust Company\*  
 Fountain Trust Company\*  
 Montgomery Savings Association, FA  
 Old National Bank

**FRANKLIN**

Bath State Bank\*  
 FCN Bank\*  
 Peoples Bank & Trust Co. (*Sunman*)  
 People's Trust Company (*Brookville*)\*

**FULTON**

1st Source Bank  
 First Federal Savings Bank (*Rochester*)\*  
 Indiana Lawrence Bank  
 Lake City Bank  
 Teachers Credit Union  
 Wabash County Farm Bureau Credit Union  
 Wells Fargo Bank, Indiana

**GIBSON**

Citizens State Bank (*Petersburg*)  
 CSB State Bank  
 Elberfeld State Bank  
 Fifth-Third Bank, Indiana  
 Integra Bank  
 Old National Bank  
 Union Planters Bank, NA

**GRANT**

Bank One  
 Citizens Exchange Bank\*  
 The Fairmount State Bank\*  
 Farmers State Bank (*Sweetser*)\*  
 Fidelity Federal Savings Bank  
 First Federal Savings Bank (*of Marion*)\*  
 First National Bank & Trust  
 Grant County State Bank\*  
 Old National Bank  
 Pacesetter Bank  
 Salin Bank & Trust Co.  
 Star Financial Bank  
 Union Planters Bank, NA  
 Wabash County Farm Bureau Credit Union

**GREENE**

Bloomfield State Bank\*  
 Farmers and Mechanics Federal Savings & Loan\*  
 First Farmers State Bank  
 Peoples Trust Company\*  
 Union Planters Bank, NA

**HAMILTON**

Bank One  
 CIB Bank  
 Community Bank (Noblesville)  
 Farmers Bank  
 Fifth-Third Bank, Indiana  
 First Farmers Bank & Trust  
 First Indiana Bank  
 First Merchants Bank  
 First National Bank & Trust  
 Harrington Bank  
 Huntington National Bank of Indiana  
 Irwin Union Bank & Trust Company  
 Key Bank, NA  
 MetroBank\*  
 Mid Am Bank  
 National City Bank  
 Star Financial Bank  
 Standard Federal Bank  
 Union Federal Bank  
 Union Planters Bank, NA

**HANCOCK**

Ameriana Bank & Trust of Indiana  
 Bank One  
 Fifth-Third Bank, Indiana  
 Greenfield Banking Company\*  
 National City Bank  
 Union Bank & Trust Co. (*Greensburg*)  
 Union Savings & Loan Association

**HARRISON**

Bank One, Kentucky  
 Farmers State Bank (*Lanesville*)\*  
 First Harrison Bank\*  
 National City Bank of Southern Indiana  
 Peoples Trust Bank Co. (*Corydon*)\*  
 Union Planters Bank, NA

**HENDRICKS**

Ameriana Bank & Trust of Indiana  
 Bank One  
 Citizens Bank (*Mooreville*)  
 Fifth-Third Bank, Indiana  
 First Indiana Bank  
 First National Bank (*Cloverdale*)  
 First National Bank & Trust  
 Hendricks County Bank and Trust Company\*  
 Huntington National Bank of Indiana  
 Irwin Union Bank & Trust Company  
 Lincoln Federal Savings Bank\*  
 National City Bank  
 North Salem State Bank\*  
 State Bank of Lizton\*  
 Union Federal Bank

**HENRY**

Ameriana Bank & Trust of Indiana\*  
 Citizens State Bank (*New Castle*)\*  
 First United Bank\*  
 People's Trust Company (*Brookville*)  
 Star Financial Bank

**HOWARD**

American Trust Federal Savings  
 Bank One  
 Central Bank\*  
 Frances Slocum Bank  
 First Farmers Bank & Trust  
 First National Bank & Trust\*  
 Key Bank, NA  
 Lake City Bank  
 National City Bank  
 Salin Bank & Trust Company  
 Security Federal Savings Bank  
 Star Financial Bank  
 Union Planters Bank, NA

**HUNTINGTON**

Bippus State Bank\*  
First Federal Savings Bank (*of Huntington*)\*  
Lake City Bank  
National City Bank  
Standard Federal Bank  
State Bank of Markle\*  
Teachers Credit Union  
Wells Fargo Bank, Indiana

**JACKSON**

Home Federal Savings Bank\*  
Irwin Union Bank & Trust Company  
Jackson County Bank\*  
Monroe County Bank  
National City Bank  
Peoples Bank (*Brownstown*)  
State Bank of Medora\*

**JASPER**

DeMotte State Bank\*  
Fifth-Third Bank, Indiana  
Kentland Bank  
Lafayette Bank & Trust  
National City Bank  
Peoples State Bank (*of Francesville*)  
Union Planters Bank, NA

**JAY**

Citizens First State Bank  
First Bank of Berne  
First National Bank (*of Portland*)\*  
Old National Bank  
Pacesetter Bank  
Union Bank and Trust Company (*Greensburg*)

**JEFFERSON**

DuPont State Bank\*  
Home Federal Savings Bank  
Madison Bank & Trust Company\*  
People's Trust Company (*Brookville*)  
River Valley Financial Bank

**JENNINGS**

Capital Plus Credit Union  
DuPont State Bank  
First Community Bank & Trust  
Home Federal Savings Bank  
Jackson County Bank  
National City Bank  
Union Bank & Trust Co. (*North Vernon*)\*

**JOHNSON**

Bank One  
Blue River Federal Savings Bank\*  
Fifth-Third Bank, Indiana  
First Bank (*Morgantown*)  
First Community Bank & Trust\*  
First Indiana Bank  
First National Bank (*Cloverdale*)  
Heartland Community Bank\*  
Irwin Union Bank & Trust Company  
Key Bank, NA  
Lincoln Federal Savings Bank  
Mutual Savings Bank\*  
National City Bank  
Salin Bank & Trust Company  
Union Federal Bank  
Union Planters Bank, NA

**KNOX**

Fifth-Third Bank, Indiana  
First American Bank (*Vincennes*)\*  
Integra Bank  
Old National Bank  
Union Planters Bank, NA\*

**KOSCIUSKO**

1st Source Bank  
Campbell & Fetter Bank  
Farmers State Bank (*Mentone*)\*  
First Federal Savings Bank (*of Wabash*)  
Key Bank, NA  
Lake City Bank\*  
Mutual Federal Savings Bank  
National City Bank  
St. Joseph Capital Bank  
Teachers Credit Union  
Wabash County Farm Bureau Credit Union

**LaGRANGE**

First Savings Bank, FSB (*Three Rivers, MI*)  
Farmers State Bank (*LaGrange*)\*  
Lake City Bank  
Peoples Federal Savings Bank (*of DeKalb County*)  
Wells Fargo Bank, Indiana

**LAKE**

American Savings, FSB\*  
American Trust & Savings Bank\*  
Bank Calumet  
Bank One  
Centier Bank\*  
Citizens Financial Services\*  
DeMotte State Bank  
Fifth-Third Bank, NA  
Griffith Savings Bank\*  
HFS Bank FSB\*  
Lake Federal Savings & Loan Assn.\*  
Liberty Savings Bank\*  
Mercantile National Bank of Indiana\*  
National City Bank  
Peoples Bank (*Munster*)\*  
Sand Ridge Bank\*  
Security Federal Bank\*



**LaPORTE**

1<sup>st</sup> Source Bank  
 Alliance Bank  
 Bank One  
 Citizens Financial Services  
 Fifth-Third Bank, Indiana  
 First National Bank (*Valpraiso*)  
 Harbour Trust & Investment Mgt. Co.  
 Horizon Bank\*  
 LaPorte Savings Bank\*  
 Michigan City Savings & Loan\*  
 National City Bank  
 St. Joseph Capital Bank  
 Wells Fargo Bank, Indiana

**LAWRENCE**

Bank One  
 Bedford Federal Savings Bank\*  
 Hoosier Hills Credit Union\*  
 Integra Bank  
 Jackson County Bank  
 Monroe County Bank  
 Stone City Bank of Bedford  
 The First Bank of Mitchell  
 Union Planters Bank, NA

**MADISON**

Ameriana Bank & Trust of Indiana  
 Community Bank (*Noblesville*)  
 First Farmers Bank & Trust  
 First Indiana Bank  
 Huntington National Bank  
 Key Bank, NA  
 Madison Community Bank\*  
 National City Bank  
 Old National Bank  
 Star Financial Bank\*  
 Union Bank & Trust Co. (*Greensburg*)

**MARION**

Bank One\*  
 Capital Plus Credit Union\*  
 CIB Bank\*  
 Fifth-Third Bank, Indiana  
 First Community Bank & Trust  
 First Indiana Bank\*  
 First National Bank & Trust  
 Harrington Bank  
 Huntington National Bank of Indiana  
 Irwin Union Bank & Trust  
 Key Bank, NA  
 Landmark Savings Bank\*  
 National Bank of Indianapolis\*  
 National City Bank\*  
 Old National Bank  
 Salin Bank & Trust Company\*  
 Teachers Credit Union  
 Union Federal Bank\*  
 Union Planters Bank, NA

**MARSHALL**

1<sup>st</sup> Source Bank  
 Fifth-Third Bank, Indiana  
 First Federal Savings Bank (*Rochester*)  
 First National Bank of Monterey  
 First State Bank (*Bourbon*)\*  
 Key Bank, NA  
 Lake City Bank  
 National City Bank  
 St. Joseph Capital Bank  
 Teachers Credit Union

**MARTIN**

First Federal Savings & Loan of Washington  
 First National Bank of Odon  
 Old National Bank  
 Peoples National Bank & Trust (*Washington*)

**MIAMI**

American Trust Federal Savings Bank\*  
 First Farmers Bank & Trust\*  
 Frances Slocum Bank  
 Lake City Bank  
 National City Bank  
 Salin Bank & Trust Company  
 Wabash County Farm Bureau Credit Union  
 Wells Fargo Bank, Indiana

**MONROE**

Bank One  
 Bloomfield State Bank  
 Farmers and Mechanics Federal Savings & Loan  
 Fifth-Third Bank, Indiana  
 Irwin Union Bank & Trust Co.  
 Key Bank, NA  
 Monroe County Bank\*  
 Old National Bank  
 Peoples State Bank (*Ellettsville*)\*  
 United Commerce Bank  
 Union Planters Bank, NA

**MONTGOMERY**

Bank One  
 Farmers State Bank (*New Ross*)\*  
 Fountain Trust Company  
 Heritage Bank & Trust  
 Lincoln Federal Savings Bank  
 Linden State Bank\*  
 Montgomery Savings Association, FA\*  
 National City Bank  
 North Salem State Bank  
 Teachers Credit Union  
 Tri-County Bank & Trust  
 Union Federal Savings & Loan Assn.

**MORGAN**

Citizens Bank (*Mooreville*)\*  
 Fifth-Third Bank, Indiana  
 First Bank (*Morgantown*)\*  
 First Indiana Bank  
 First National Bank & Trust  
 Home Bank\*  
 Key Bank, NA  
 Lincoln Federal Savings Bank  
 Peoples State Bank (*Ellettsville*)  
 Union Planters Bank, NA

**NEWTON**

Capstone Bank  
 Community State Bank (*of Brook*)\*  
 DeMotte State Bank  
 Fowler State Bank  
 Kentland Bank\*  
 Kentland Federal Savings & Loan\*

**NOBLE**

Bank One  
 Campbell & Fetter Bank\*  
 Community State Bank (*Avilla*)\*  
 Farmers & Merchants Bank (*LaOtto*)\*  
 Lake City Bank  
 Peoples Federal Savings Bank (*of DeKalb County*)

**OHIO**

Friendship State Bank  
 Madison Bank & Trust Company  
 Peoples Federal Savings Bank (*Aurora*)

**ORANGE**

Fifth-Third Bank, Indiana  
 Hoosier Hills Credit Union  
 Integra Bank  
 Orange County Bank\*  
 Springs Valley Bank & Trust\*

**OWEN**

Owen Community Bank\*  
 Owen County State Bank\*  
 Peoples State Bank (*Ellettsville*)

**PARKE**

Fifth-Third Bank, Indiana  
 First Parke State Bank\*  
 Old National Bank

**PERRY**

Fifth-Third Bank, Indiana  
 First State Bank, Southwest Indiana\*  
 Old National Bank  
 Peoples Community Bank\*

**PIKE**

Citizens State Bank (*Petersburg*)\*  
 Home Building Savings Bank  
 Integra Bank

**PORTER**

1st Source Bank  
 Bank One  
 Centier Bank  
 Citizens Financial Services  
 DeMotte State Bank  
 Fifth-Third Bank, Indiana  
 First National Bank (*Valpraiso*)\*  
 First State Bank of Porter\*  
 Harbour Trust & Investment Co.  
 HFS Bank, FSB  
 Horizon Bank  
 Mercantile National Bank of Indiana  
 Security Federal Bank  
 Teachers Credit Union

**POSEY**

CSB State Bank\*  
 Fifth-Third Bank, Indiana  
 Integra Bank  
 Old National Bank

**PULASKI**

1st Source Bank  
 First Federal Savings Bank (*Rochester*)  
 First National Bank of Monterey\*  
 Key Bank, NA  
 Lake City Bank  
 Peoples State Bank (*of Francesville*)\*

**PUTNAM**

Farmers State Bank (*New Ross*)  
 First Citizens Bank & Trust\*  
 First National Bank (*Cloverdale*)\*  
 National City Bank  
 North Salem State Bank  
 Old National Bank  
 Owen Community Bank  
 Teachers Credit Union  
 Tri-County Bank & Trust \*

**RANDOLPH**

Community First Bank & Trust  
 Firststar, NA  
 Greensfork Township State Bank\*  
 Mutual Federal Savings Bank  
 Old National Bank  
 Randolph County Bank\*

**RIPLEY**

Fifth-Third Bank, Indiana  
 Friendship State Bank\*  
 Home Federal Savings Bank  
 Integra Bank  
 Napoleon State Bank\*  
 National City Bank  
 Peoples Bank & Trust Co. (*Sunman*)\*  
 People's Trust Company (*Brookville*)

**RUSH**

Citizens State Bank (*New Castle*)  
 Peoples Bank & Trust Co. (*Sunman*)  
 First Indiana Bank  
 People's Trust Company (*Brookville*)  
 Wells Fargo Bank, Indiana

**St. JOSEPH**

1st Source Bank\*  
 Bank One  
 Fifth-Third Bank, Indiana  
 Key Bank, NA  
 Lake City Bank  
 MFB Financial\*  
 National City Bank  
 Old Kent Bank  
 St. Joseph Capital Bank\*  
 Sobieski Federal Savings & Loan\*  
 Standard Federal Bank  
 Teachers Credit Union\*  
 Wells Fargo Bank, Indiana

**SCOTT**

Bank One, Kentucky  
 Home Federal Savings Bank  
 Jackson County Bank  
 Scott County State Bank\*  
 Scottsburg Building and Loan Assn.\*  
 Stock Yards Bank & Trust Co.

**SHELBY**

Ameriana Bank & Trust of Indiana  
 Bank One  
 Fifth-Third Bank, Indiana  
 First Bank Richmond  
 Irwin Union Bank & Trust  
 Key Bank, NA  
 National City Bank  
 Shelby County Bank\*

**SPENCER**

Fifth-Third Bank, Indiana  
 First State Bank, Southwest Indiana  
 Freedom Bank  
 Integra Bank  
 Old National Bank  
 Spencer County Bank\*

**STARKE**

1st Source Bank  
 Fifth-Third Bank, Indiana  
 DeMotte State Bank  
 First National Bank (*Valpraiso*)  
 First National Bank of Monterey  
 Key Bank, NA

**STEUBEN**

Campbell & Fetter Bank  
 First Federal Savings Bank (*of Angola*)\*  
 First National Bank (*of Fremont*)\*  
 Key Bank, NA  
 Old Kent Bank  
 Star Financial Bank  
 Wells Fargo Bank, Indiana

**SULLIVAN**

Fifth-Third Bank, Indiana  
 First Farmers State Bank\*  
 First National Bank & Trust

**SWITZERLAND**

Peoples Federal Savings Bank (*Aurora*)  
 People's Trust Company (*Brookville*)  
 Vevay Deposit Bank\*

**TIPPECANOE**

Bank One  
 Bright National Bank  
 Farmers State Bank (*Brookston*)  
 Fifth-Third Bank, Indiana  
 Heritage Bank & Trust Co.  
 Huntington National Bank of Indiana  
 Lafayette Bank & Trust\*  
 Lafayette Saving Bank\*  
 Montgomery Savings Association, FA  
 National City Bank  
 Salin Bank & Trust Company  
 Union Planters Bank, NA

**TIPTON**

First Farmers Bank & Trust  
 First National Bank & Trust  
 National City Bank  
 Star Financial Bank

**UNION**

Peoples Bank & Trust Co. (*Sunman*)  
 Union County National Bank\*  
 West End Savings Bank

**VANDERBURGH**

Fifth-Third Bank, Indiana\*  
 First Federal Savings Bank (*Evansville*)\*  
 Integra Bank\*  
 Old National Bank\*  
 Union Planters Bank, NA  
 United Fidelity Bank\*

**VERMILLION**

Fifth-Third Bank, Indiana  
 First Citizens State Bank\*  
 First National Bank of Dana\*  
 Old National Bank

**VIGO**

Fifth-Third Bank, Indiana  
 First National Bank & Trust  
 Old National Bank  
 Terre Haute First National Bank\*  
 Terre Haute Savings Bank\*  
 Union Planters Bank, NA

**WABASH**

Frances Slocum Bank & Trust Company\*  
 First Federal Savings Bank (*of Wabash*)  
 Indiana Lawrence Bank\*  
 Lake City Bank  
 Wabash County Farm Bureau Credit Union  
 Wells Fargo Bank, Indiana

**WARREN**

Fowler State Bank  
 Montgomery Savings Association, FA  
 Old National Bank

**WARRICK**

Boonville Federal Savings Bank\*  
 Elberfeld State Bank  
 Fifth-Third Bank, Indiana  
 First Federal Savings Bank  
 Integra Bank  
 Lynnville National Bank\*  
 Peoples Trust & Savings Bank (*Boonville*)\*

**WASHINGTON**

First Harrison Bank  
 Home Federal Savings Bank  
 Jackson County Bank  
 Mid-Southern Savings Bank\*  
 National City Bank of Southern Indiana  
 Peoples Trust Bank Co. (*Corydon*)  
 Union Planters Bank, NA

**WAYNE**

Bank One  
 First Bank Richmond\*  
 Firststar, NA  
 Harrington Bank\*  
 Old National Bank  
 People's Trust Company (*Brookville*)  
 Union County National Bank  
 Wayne Bank and Trust Co.\*  
 West End Savings Bank\*

**WELLS**

First Bank of Berne  
 National City Bank  
 Ossian State Bank\*  
 Pacesetter Bank  
 Standard Federal Bank  
 State Bank of Markle  
 Wells Fargo Bank, Indiana

**WHITE**

Bank of Wolcott\*  
 Farmers State Bank (*Brookston*)\*  
 Lafayette Bank & Trust  
 State Bank of Burnettsville\*  
 State Bank of Oxford  
 Wells Fargo Bank, Indiana

**WHITLEY**

Bank One  
 Farmers & Merchants Bank (*LaOtto*)  
 First Federal Savings Bank (*of Wabash*)  
 Lake City Bank  
 National City Bank  
 Peoples Federal Savings Bank (*of DeKalb County*)  
 Standard Federal Bank  
 Star Financial Bank

**OUT OF STATE HOME OFFICES**

Bank One, Kentucky/ Southern Indiana  
*Westerville, Ohio*  
 Capstone Bank  
*Watseka, Illinois*  
 CIB Bank  
*Champaign, Illinois*  
 Community First Bank & Trust  
*Celina, Ohio*  
 First Savings Bank, FSB  
*Three Rivers, Michigan*  
 Firststar, NA  
*Cincinnati, Ohio/ Milwaukee, Wisconsin*  
 Hicksville Bank  
*Hicksville, Ohio*  
 Key Bank, NA  
*Cleveland, Ohio*  
 National City Bank, Southern Indiana  
*Louisville, Kentucky*  
 Old Kent Bank  
*Grand Rapids, Michigan*  
 PNC Bank, NA  
*Pittsburgh, Pennsylvania*  
 Security Federal Bank  
*St. John, Michigan*  
 Standard Federal Bank  
*Troy, Michigan*  
 Stock Yards Bank & Trust Co.  
*Louisville, Kentucky*  
 Union Planters Bank, NA  
*Nashville, TN*